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**Testimony in Support House Bill 5208 An Act Concerning Mammograms, Breast  
Ultrasounds and Magnetic Resonance Imaging of Breasts  
Insurance and Real Estate Committee  
March 1, 2018**

Senators Kelly and Larson, Representative Scanlon and members of the Insurance and Real Estate Committee, on behalf of the physicians and physician-in-training members of Connecticut State Medical Society (CSMS) and the organizations listed above, thank you for the opportunity to testify in support of **House Bill 5208 An Act Concerning Mammograms, Breast Ultrasounds and Magnetic Resonance Imaging of Breasts**. This legislation builds on the successful efforts of previous sessions to provide adequate access to breast imaging services for women and to limits out of pocket costs which could prohibit access to such services.

Most importantly, this language clarifies that coverage must be provided for certain, appropriate Healthcare Common Procedure Coding System (HCPCS) codes developed by the American Medical Association and used by Medicare. We support this inclusion.

However, while this proposed legislation removes the potential for a twenty-dollar copayment or deductible for such imaging, it clearly exempts high deductible plans. We understand the difference between the deduction in these plans versus point of service or other products. However, many of these plans contain deductibles of thousands of dollars prior receiving any benefit of coverage. These plans often deter patients from seeking care due to significant out of pocket costs. While we fully assume the intent is to require that such expenditures be credited against the patient's high deductible, we strongly believe that such imaging should be considered an essential health benefit and covered as a preventive procedure by insurers without any cost, other than premium, to the patient.

We ask the committee to consider adding coverage for breast imaging to other proposed legislation such as House Bill 5210 An Act Mandating Coverage Of Essential Health Benefits and Expanding Mandated Health Benefits For Women.